

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In Re: Perry J. Rowan and,	:	Bankruptcy Case No.: 16-24757-CMB
Rose M. Rowan,	:	
	:	Chapter 13
Debtors.	:	
	:	Related Claim No. 6
<hr/> Perry J. Rowan and,	:	
Rose M. Rowan,	:	
	:	Related to Document No. 204
Movants,	:	
	:	ENTERED BY DEFAULT
v.	:	
	:	
Fifth Third Bank,	:	
	:	
Respondent.	:	

ORDER OF COURT

AND NOW upon consideration of Motion for Determination of Final Cure and Payment of All Post-Petition Payments Pursuant to Rule 3002.1(h), for the reasons stated in the Motion, or by default for Respondent's failure to respond, it is hereby ORDERED, ADJUDGED and DECREED as follows:

A. Debtors' mortgage loan is deemed cured so that it is current as of the date of this order, and any arrearage that Fifth Third bank may allege the Debtors owe as of the date of this Order are deemed cured by completion of the plan and therefore canceled and discharged;

B. Any amounts for fees, charges, or expenses that Fifth Third Bank may allege the Debtors owe as of the date of this Order are deemed cured by completion of the plan and therefore canceled and discharged;

C. Any attempt to collect these discharged charges, fees, or expenses is deemed to be a willful violation of the discharge injunction and 11 U.S.C. § 524(i), and contempt of the Orders of this Court;

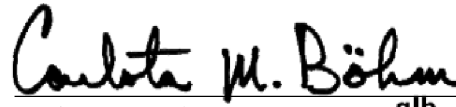
D. Respondent is to pay Thompson Law Group attorney fees in the amount of \$750.00

pursuant to Fed. R. Bankr. P. 3002.1(i) for the time and expense in bringing this proceeding as a result of the failure of Fifth Third Bank to provide Debtors with the information required by Fed.

R. Bankr. P. 3002.1(b), (c), or (g); and

E. Such other and further relief as is just and proper.

Date: November 16, 2022

Handwritten signature of Carlota M. Böhm in black ink.

Carlota M. Böhm
United States Bankruptcy Judge

FILED
11/16/22 11:03 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Perry J. Rowan
Rose M. Rowan
Debtors

Case No. 16-24757-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 16, 2022

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Perry J. Rowan, Rose M. Rowan, 240 Kovalchecks Road, Carmichaels, PA 15320-2656

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Bank Of America N.A. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Fifth Third Bank bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Citigroup Mortgage Loan Trust 2022-A bnicholas@kmlawgroup.com
Brian C. Thompson	on behalf of Debtor Perry J. Rowan bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Plaintiff Perry J. Rowan bthompson@ThompsonAttorney.com

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Nov 16, 2022

Form ID: pdf900

Total Noticed: 1

blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com

Brian C. Thompson

on behalf of Joint Debtor Rose M. Rowan bthompson@ThompsonAttorney.com
blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com

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Debra Lee Hovatter

on behalf of Creditor BRANCH BANKING AND TRUST COMPANY dhovatter@spilmanlaw.com

Denise Carlon

on behalf of Creditor Citigroup Mortgage Loan Trust 2022-A dcarlon@kmlawgroup.com

Donna M. Donaher

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donna.curcio@bipc.com;sean.kenny@bipc.com;eservice@bipc.com

Keri P. Ebeck

on behalf of Defendant Fifth Third Bank kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Marisa Myers Cohen

on behalf of Creditor The Huntington National Bank ecfmail@ecf.courtdrive.com mcohen@mwc-law.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

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steven.dewick@bipc.com;donna.curcio@bipc.com

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Travis Knobbe

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TOTAL: 23